

**Standing By... Ready To Serve** You!

#### Our Mission

- Empower Commands, Individuals, & Families
- Raise Readiness. Performance. & Retention
- Enhance Quality of Life through Information & Referral, Education, & **Counseling Services**
- Support the Unique Deployment, Relocating, & Future Planning of our Community

Answers to Puzzles

IFELINESREW ODIHCAERTUO

PASSWORD

SAILOR

on page 3:





I have to ao to the bathroom!

#### Prizes

Inexpensive prizes may be obtained from a 99-cent store. Wrap them in fun paper, even the Sunday Funnies.

Do I HAVE to go?

#### Long Trips

- Bring favorite pillows/blankets.
- An inflatable beach ball or a Frisbee is good to use at rest stops to burn off excess
- A Styrofoam cooler that children can decorate and get into themselves for juice or

#### Activities

- Have a map of the route you are going to be taking so they may chart your trip as you drive. You can discuss capitals, rivers, deserts, mountains and the places where you spend the night.
- Give the children an allowance for the day. They can spend it on what they like, snacks, treats, souvenirs, etc.
- Make a Trip-Journal or Scrapbook. They can draw pictures each day of what happened or things they see and they can paste in souvenirs or pictures.

#### Games

- License Plate Game. Print a U.S. map off the computer and color the states as you see license plates from each one. See if you can get all 50 states. You can even record the time date and state you saw it in.
- Magnetic Board games. Do your children know how to play classic board game like Chess, Backgammon, Checkers, or Chinese Checkers. One parent can sit in the back and teach the children or play with them.
- Counting Cows. Count the cows you see on your side of the car. If you pass a cemetery on your side of the car you loose all your cows. The one with the most
- Play Favorites. Have everyone think of different "favorite" questions for the group. What's your favorite.... Movie, flavor of ice cream, song, game, toy, place to visit, restaurant, book animal, fish, etc. Be creative and don't forget to ask the driver

### Yes! I want to receive the FFSC San Diego newsletter!

Email me this free bi-monthly newsletter along with the monthly calendar about the services and workshops available at FFSC & San Diego.

NAME and COMMAND RANK / RATE

EMAIL ADDRESS SPONSOR OR FAMILY MEMBER OF: ☐ ACTIVE DUTY ☐ RESERVIST ☐ RETIRED Please return this form to any FFSC location; fax it to the FFSC Marketing Department at (619) 556-7435; email it to FFSCSanDiego@navy.mil; or subscribe online at www.cnrsw.navy.mil/fsc. You may also mail your subscription to Fleet & Family Support Center, San Diego; 3005 Corbina Alley, Suite 1; San Diego, CA 92136-5190, Attn: Marketing Department.



#### FFSC Locations

Naval Base San Diego • 619/556-7404 Naval Base Coronado • 619/545-6071 Naval Base Point Loma • 619/553-8306

Workshop schedule and more available at www.cnrsw.navv.mil/fsc

## Hours of Operation

Monday through Friday 7:30 am to 4:30 pm Our Naval Base San Diego site stays open until 7 pm on Mondays to provide more flexible hours to our valued customers.

### National Events

#### **June Events**

JUN Children's Awareness Month JUN National Flag Month JUN National Safety Month

- 14 Flag Day
- 18 Father's Day
- 21 Summer Solstic

#### **July Events**

JUL National Foreign Language Month JUL National Recreation & Parks Month

4 Independence Day

Veterans)

14-16 17th Annual Vietnam Veterans Stand Down (Volunteers needed to help homeless



## Calendar

JUN 2006								JUL 2006						
S	M	T	W	Th	F 2	S 3	S	M	T	W	Th	F	S	
4	5	6	7	8	9	10	2	3	4	5	6	7	8	
11 18	12 19	13 20	14 21	15 22	16 23	17 24	9	10 17	11 18	12 19	13 20	14 21	15 22	
	26	27	28	29	30		23	24	25	26	27	28	29	

## Caveat Emptor: Let The Buyer Beware!

Deborah Lane **Career Support & Retention Supervisor** FFSC San Diego

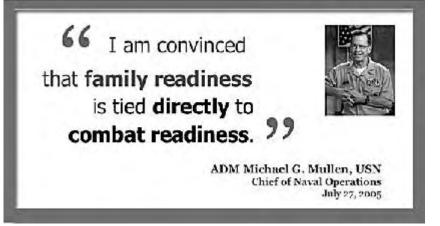
Military consumers are getting smarter all the time. That's a good thing, since the people who are trying to separate you from your money keep coming up with new ways to entice you into a deal that might be a lot better for them than it is for you.



Payday lenders prey on military people who need quick cash. Did you know that these lenders routinely charge 350 to 1200% interest for their services? It sounds different expressed as an annual percentage rate (APR) than it does on their web sites or ads that say "only \$15 per \$100 dollars borrowed." They're hoping you won't notice. They're also hoping that when your loan is due in a couple of weeks, you won't be able to pay it, so they can keep you on the hook. Smart alternatives exist; see your Command Financial Specialist or call an FFSC Financial Educator for help.

Payday lenders are not the only predators out there. Credit card companies hope to lure you with 0% APR offers that are only good for a very specific period or until the first time you're late with a payment. Banking institutions want you to mortgage your future with teaser rates on home equity lines of credit.

You can protect yourself against these types of credit offers by becoming a savvy consumer. Take an FFSC workshop or talk to your Command Financial Specialist about making a spending plan and strategies for living within your means. Prepare for the unexpected with some backup savings. And before taking on any kind of debt, be sure you understand exactly what you're getting, what it will cost you and that these things are clearly spelled out in the document before you sign it. If you have any doubts at all, take the contract to Navy Legal Services; they'll review it for you at no charge.



## What Did They Say?

"Keep up the great work! I enjoyed the Smooth Move class.

-- Active Duty, Married

"Outstanding! Great Program . . . Lots of good info for someone buying a home for the first time.

-- Command Master Chief

"Superb presentation! The Fleet Liaison Orientation instructor and presenters were very knowledgeable. Very informative.

-- Active Duty, Married

## Question of the Month

#### Question:

"heard about the Exceptional Family Member Program (EFMP) and I'm not sure if it's for me. How do I find out?"

#### Answer:

EFMP is getting a lot of attention, as operational tempos increase and PCS season nears. Ask a Relocation Specialist at the FFSC to discuss EFMP, the benefits, the myths, the application process, and the resources available to you. Attend our EFMP Orientation for more great information. You never know, someone sitting next to you in the class might have a question you never thought of! EFMP is mandatory for all family members who live with their sponsors and have an identified physical, emotional, or educational special need. For children, your enrollment in the Navy Childcare Program will be put on hold if your child has an EFMP condition. Find out more at your FFSC!

This bi-monthly publication of FFSC San Diego is produced for military members and their families to enhance their quality of life by providing free services, workshops, and classes. Class schedules are subject to change. Call to confirm listed information prior to arrival.

FFSC Director / Contract Manager
Carl E. Weiscopf

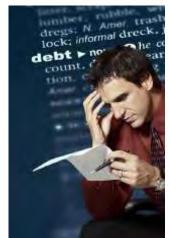
Marketing / Graphics Supervisor

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All comments and inquires concerning this newsletter should be directed to:

Attn: Marketing/Graphics Supervisor Fleet & Family Support Center & San Diego 3005 Corbina Alley, Suite 1 San Diego, CA 92136-5190 or email to tina.stillions.ctr@navv.mil

# Should You Consider A Debt Management Program?



You realize the debt you're carrying is too high. You want to lower it fast! You've heard of Debt Clinics, Credit Repair Companies, Debt Negotiating Companies, and Debt Management Programs. Who can help you? Who is really on the level? Here are some questions to ask before you commit yourself, your credit rating, and possibly your future financial position.

How do they make their money? Are they truly a non-profit organization? How are they funded? Ask straightforward questions about the company and listen to the answers. Are they vague or do they talk around the subject?

Does the agency charge fees? Are there up-front fees? Do they fully disclose their fees and services in advance, and in writing? Ensure you know every possible and probable fee the agency will impose.

Is the agency accredited by a reputable third-party organization? Does the organization certify the agency's services? How long has the agency been in business? Check with the Better Business Bureau (www.bbb.com) to see if the firm has received any consumer complaints. Check with your state Attorney General's Office or other state consumer agencies to find out if there are any pending legal investigations.

If you enroll in a good debt management program, there should be very, very low fees and comprehensive financial counseling to help mend your total financial situation. In a debt management program, you write a monthly check to the credit counseling agency and the agency pays your creditors. In a typical debt management program a creditor will charge lower interest rates, stop charging late fees, and contribute money to the debt-counseling agency. Debt management plans usually last 2 to 4 years.

What plan will your agency put into place for you? Have them spell it out, along with how long it will take to be out of debt. Compare the answers to all questions you ask one agency, with answers from the next. Do research on each organization. If they tell you to stop talking to your creditors, be suspicious of how this will help. Maintain contact with creditors to work out a plan for repayment.

Lenders want you to be able to repay your debts, and in most cases will help by lowering rates and forgiving penalties. To regain your good credit history, be honest and stick to your plan.

Contact your Fleet and Family Support Center for more information or to set up an appointment with a financial counselor.

- ~ Naval Base San Diego 619/556-7404
- ~ Naval Base Coronado 619/545-6071
- ~ Naval Base Point Loma 619/553-8306



# Need A Job?

## If you are...

- Separating from the military
- Retired military
- Military family member
- Active reservist

## ... FFSC can help!

## Classes

- Finding Federal Employment
- Introduction to Owning Your Own Business
- Résumé Writing
- Winning Interview Techniques

## Services

- California Employment
   Development Department (EDD)

   Representative
- Résumé and Federal Application Critiques
- Employer Information Packages
- Computer with Internet Access
- Employment Resource Library
- Local Business Publications
- Job Fair Information
- Mock Interviews
- Job Listings
- Fax Machine
- Typewriters
- Telephone
- Copier

 $\sim$  Call 619/545-3645 or log onto our website at www.cnrsw.navy.mil/fsc for more information  $\sim$ 

#### Word Search: \_\_\_\_

Word Scramble:

## **Great Resources for Military & Families**

V	D	Ν	Υ	Т	Ε	ı	C	0	S	C	S
Υ	Α	Ε	R	S	Ν	Α	٧	Υ	0	Ν	Е
L	С	M	М	С	R	U	М	R	U	Α	I
-	Ε	0	0	R	S	С	Р	Е	R	٧	R
M	Ν	W	М	0	Α	S	Α	L	С	Υ	T
Α	Т	I	С	S	F	F	S	1	Ε	M	S
F	Ε	С	S	S	D	0	D	Е	R	Α	I
Τ	R	0	Р	Р	U	S	L	F	Α	R	Ν
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Find and circle the 29 underlined words:

- □ Fleet & Family Support Center (FFSC SD)
  www.cnrsw.navy.mil/fsc
- Navy One Source www.navyonesource.com
   American Red Cross
- www.redcross.org

  Armed Services YMCA
  www.asymcasd.org
- LifeLines
  www.lifelines.org
- Military Outreach Ministries (MOM)
   www.militaryoutreach.org
   The Navy-Marine Corps Relief Society
- The Navy-Marine Corps Reliet Society www.nmcrs.org
- □ TRICARE
  www.tric
- www.tricareonline.com

  united Services Organization (USO)
- www.uso.org

   Veterans Administration (VA)
- www.va.gov

  Women, Infants, & Children (WIC)
- www.fns.usda.gov/wic/



to discover what else you need to access this great resource online (24/7).

## Smooth

## Are you relocating soon?

PCS orders to a new duty station can be an exciting event for both you and your family, but you may be asking yourself lots of questions about the move. The FFSC has onsite Relocation and Information & Referral Specialists to assist with your relocating needs, along with a variety of workshops to make your transfer as easy as possible. One of the most popular relocation workshops offered by the FFSC is Smooth Move.

The Smooth Move Workshop is designed to answer questions concerning the move to your next duty station. In this class, we will discuss travel pay (including per diem), Dislocation Allowance, Temporary Lodging Expense, as well as information about the BAH rate for that area. We will also provide a copy of the Standard Installation Topic Exchange Service (SITES) booklet that is specifically developed to provide information and resources for the new station and surrounding communities.

Relocating can be an exciting yet sometimes stressful event, so let FFSC help make it a Smooth Move!



~Summer Vacation & Travel Planning ~

~Consumer Awareness ~

User ID: Navy Password: Sailor